

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:) Case No. 21-70300 JAD
) Chapter 13
Sara C. Dillon,)
Debtor(s)) Related to Docs. #47, 54 and 57
_____)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtor
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated 4/17/2023

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

[04/22]

- ☒ Debtor(s) Plan payments shall be changed from \$942.00 to \$1,091.00 per month effective 1/2025 ; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

***The increase in the monthly payment from \$942.00 to \$1,091.00 cures the Debtor's plan arrears of \$2,821.00.**


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 3rd day of January, 2025

Dated: 1/3/2025


United States Bankruptcy Judge sjk
Jeffery A. Deller

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
1/3/25 2:36 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Sara C. Dillon
Debtor

Case No. 21-70300-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Jan 03, 2025

Form ID: pdf900

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2025:

Recip ID	Recipient Name and Address
db	+ Sara C. Dillon, 681 North Ridge Road, Shelocta, PA 15774-7320
15399573	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
15398302	#+ Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
15398306	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15398311	Indiana Regional Medical Center, Hospital Road, Indiana, PA 15701
15405588	+ Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408
15398316	+ Slippery Rock University, 1 Morrow Way, Attn: Billing/Collections, Slippery Rock, PA 16057-1399
15398322	+ UpStart Network Inc., Po Box 399372, San Francisco, CA 94139-9372

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 03 2025 23:39:18	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 03 2025 23:41:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15398297	+ Email/Text: bk@avant.com	Jan 03 2025 23:42:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15398301	Email/Text: cfcbackoffice@contfinco.com	Jan 03 2025 23:42:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
15398295	Email/Text: skeller@crossriver.com	Jan 03 2025 23:42:00	Affirm Inc., c/o Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
15398298	Email/Text: cfcbackoffice@contfinco.com	Jan 03 2025 23:42:00	Celtic Bank & Continental Finance, c/o Reflex, Po Box 6812, Carol Stream, IL 60197-6812
15398299	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 03 2025 23:42:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15398300	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 03 2025 23:42:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15398303	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 03 2025 23:41:19	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15398305	Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 03 2025 23:42:00	FEB Destiny, c/o Genesis Card Services, Po Box 23030, Columbus, GA 31902-3030

District/off: 0315-7

User: auto

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15398307	+ Email/Text: info@financesysteminc.com	Jan 03 2025 23:42:00	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15398308	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 03 2025 23:42:00	Genesis Credit/Celtic Bank/Indigo, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15398309	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 03 2025 23:42:00	Genesis FS Card Services/Milestone, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15398310	+ Email/Text: info@financesysteminc.com	Jan 03 2025 23:42:00	Indiana Regional Imaging, c/o Finance System of Rich, 5703 National Road East, Richmond, IN 47374-2619
15418843	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 03 2025 23:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15412371	Email/PDF: resurgentbknotifications@resurgent.com	Jan 03 2025 23:53:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15398312	+ Email/Text: bankruptcy@marinerfinance.com	Jan 03 2025 23:42:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15410127	+ Email/Text: bankruptcy@marinerfinance.com	Jan 03 2025 23:42:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15398313	Email/Text: bankruptcydpt@mcmcg.com	Jan 03 2025 23:42:00	Midland Credit Management, Po Box 301030, Los Angeles, CA 90030-1030
15401384	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 03 2025 23:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15398315	+ Email/PDF: cbp@omf.com	Jan 04 2025 00:05:22	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15398314	Email/Text: fesbank@attorneygeneral.gov	Jan 03 2025 23:42:00	Office of Attorney General, Collections Department, Strawberry Square, 14th Floor, Harrisburg, PA 17120
15418502	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 03 2025 23:53:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15419166	Email/Text: bnc-quantum@quantum3group.com	Jan 03 2025 23:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15409669	Email/Text: bnc-quantum@quantum3group.com	Jan 03 2025 23:42:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15398867	^ MEBN	Jan 04 2025 00:12:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15398317	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 04 2025 00:05:32	Synchrony Bank/Dick's, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15398318	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 03 2025 23:41:07	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15398319	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 03 2025 23:53:36	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15398320	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 03 2025 23:54:10	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15398321	+ Email/Text: bncmail@w-legal.com	Jan 03 2025 23:42:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15402000	^ MEBN	Jan 04 2025 00:12:05	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15418844	Email/Text: BNCnotices@dcmservices.com	Jan 03 2025 23:42:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

District/off: 0315-7

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
15398296	*P++	CROSS RIVER BANK, 2115 LINWOOD AVENUE, FORT LEE NJ 07024-5041, address filed with court:, Affirm Inc., c/o Cross River Bank, 885 Teaneck Rd., Teaneck, NJ 07666
15398304	##	Empower Three Center for Health, 2525 9th Ave., Suite 2B, Altoona, PA 16602-2014

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. blemon@kmlawgroup.com, lemondopper75@hotmail.com
CSU - OUCTS, PA Labor & Industry	ra-li-ucts-bankpitts@state.pa.us
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Sara C. Dillon julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6